

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
)	
Nathan T. Czyzewski et al.)	Group Art Unit: 3692
)	
Application No.: 10/823,540)	Examiner: Lindsay M. Maguire
)	
Filed: April 14, 2004)	
)	
For: SYSTEMS, METHODS AND)	Confirmation No.: 4427
COMPUTER READABLE MEDIA)	
FOR PROVIDING AND)	
MANAGING BALANCE)	
TRANSFER ACCOUNTS)	

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

REPLY TO OFFICE ACTION

In reply to the Office Action mailed January 13, 2009, the period for response being extended through May 13, 2009, by the Petition for Extension for one month filed concurrently herewith, Applicants respond as follows:

Amendments to the Claims are reflected in the listing of claims in this paper.

Remarks follow the amendment section of this paper.